

**Information to identify the case:**

Debtor 1	<u>Praveen K Andapally</u>	Social Security number or ITIN	xxx-xx-7413
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-21074-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Praveen K Andapally

10/30/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Praveen K Andapally  
DebtorCase No. 16-21074-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db +Praveen K Andapally, 6 Richard Road, Edison, NJ 08820-3028  
acc +Bederson LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749  
lm +FAY SERVICING, LLC, 939 WEST NORTH AVE, SUITE 680, CHICAGO, IL 60642-1231  
cr Mercedes Benz Financial Services USA LLC, Att: BK Servicing LLC, POB 131265,  
Roseville, MN, 55113-0011  
r Orrico Realty, 206 County Road 537, Colts Neck, NJ 07722  
cr +Wilmington Savings Fund Society, Aldridge Pite LLP, 4375 Jutland Dr, Ste 200, POB 17933,  
San Diego, CA 92177-7921  
cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Manfro, LLP,  
565 Taxter Road, Suite 590, Elmsford, NY 10523-2300  
516222040 +BANK OF AMERICA, PO BOX 15284, WILMINGTON, DE 19850-5284  
516342685 +Bank United, Att: Howard Toland, 1200 Weston Rd Penthouse, Weston, FL 33326-1987  
516222042 +BankUnited, N.A., Workout and Recovery, 7815 NW 148th Street, Hialeah, FL 33016-1554  
516222043 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: CBNA, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007)  
516277325 +Carrington Mortgage Services, Att: Prober & Raphael, 20750 Ventura Blvd Ste 100,  
Woodland Hills, CA 91364-6207  
516433524 +Carrington Mortgage Services, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5951  
516222045 #+FAY SERVICING, 939 W NORTH AVE, CHICAGO, IL 60642-8029  
516580718 +Law Offices of, Knuckles, Komosinski & Manfro, LLP, 565 Taxter Road, Suite 590,  
Elmsford, NY 10523-2300  
516222046 +MB FIN SVCS, BYMAILONLY, 36455 CORPORATE DRIVE, FARMINGTON, MI 48331-3552  
516286457 Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,  
Roseville, MN 55113-0011  
516222047 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
516417639 +U.S. Bank Trust N.A., Trustee (See 410), C/O Fay Servicing, 939 W. North Avenue Suite 680,  
Chicago, Illinois 60642-1231  
516222049 +Wells Fargo Bank, N.A., PO Box 660007, Dallas, TX 75266-0007  
516235018 +Wells Fargo Bank, N.A., Attn: Sharilyn Kelley, 4101 Wiseman Blvd, #T7419-018,  
San Antonio, Texas 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2017 22:50:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2017 22:50:18 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
lm +EDI: BANKAMER.COM Oct 30 2017 22:23:00 Bank of America, 1800 Tapo Canyon,  
Simi Valley, CA 93063-6712  
516429623 EDI: RESURGENT.COM Oct 30 2017 22:23:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Laboratory, Corporation of America Holdings,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516222041 +EDI: BANKAMER.COM Oct 30 2017 22:23:00 BANK OF AMERICA, 1800 TAPPO CANYON RD,  
SIMI VALLEY, CA 93063-6712  
516401920 EDI: BANKAMER.COM Oct 30 2017 22:23:00 BANK OF AMERICA, N.A., Bank of America,  
PO BOX 31785, Tampa FL 33631-3785  
516222044 +EDI: CIAC.COM Oct 30 2017 22:23:00 CITIMORTGAGE INC, PO BOX 9438,  
GAITHERSBURG, MD 20898-9438  
516227254 +EDI: IRS.COM Oct 30 2017 22:23:00 Department of Treasury, Internal Revenue Service,  
P O Box 7346, Philadelphia, PA 19101-7346  
516634933 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2017 22:50:18 U. S. Trustee,  
One Newark Center, Suite 2100, Newark, NJ 07102-5277  
516552665 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2017 22:50:18 United States Trustee,  
One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516222048 PUBLIC SER. ELECTRIC & GAS  
516580717 Wilmington Savings Fund Society

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor Fay servicing LLC as servicer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT bankruptcy@friedmanvartolo.com  
Brian Thomas Crowley on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com, bcrowley@mcdonnellcrowley.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harrison Ross Byck on behalf of Debtor Praveen K Andapally lawfirm@kasuribyck.com, kasuribyck@ecf.courtdrive.com;financial@kasuribyck.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com, agilbert@tuckerlaw.com/tbaldridge@tuckerlaw.com  
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT kbo@kmlp.com, nmm@kmlp.com  
Matthew William Lizotte on behalf of Creditor Fay servicing LLC as servicer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT mlizotte@friedmanvartolo.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11